

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: VICTOR L. WILSON

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Case No. 15-bk-12517

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/10/2015.
- 2) The plan was confirmed on 06/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/10/2020.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,615.00.
- 10) Amount of unsecured claims discharged without full payment: \$102,052.16.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 48,508.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 48,508.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,491.27	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,491.27
Attorney fees paid and disclosed by debtor(s):	\$ 1,750.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT N BRAVERMAN, ESQ	Lgl	3,750.00	NA	NA	2,000.00	0.00
ECMC	Uns	1,774.00	1,500.60	1,500.60	13.25	0.00
WELLS FARGO HOME MTGE INC	Sec	98,511.00	96,794.92	2,612.42	2,612.42	0.00
VW CREDIT INC	Sec	21,705.00	19,653.28	2.38	2.38	0.00
CAPITAL ONE BANK	Uns	6,101.00	6,101.45	6,101.45	53.84	0.00
ECAST SETTLEMENT CORP	Uns	0.00	3,945.65	3,945.65	34.81	0.00
PECO	Uns	2,926.44	3,019.14	3,019.14	26.64	0.00
AMERICAN EXPRESS	Uns	0.00	1,498.37	1,498.37	13.22	0.00
AMERICAN EXPRESS	Uns	0.00	4,050.85	4,050.85	35.74	0.00
AMERICAN EXPRESS	Uns	0.00	1,291.60	1,291.60	11.40	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	131,251.64	131,251.64	1,158.15	0.00
First Niagara Bank, N.A.	Sec	11,168.00	12,305.83	2,000.00	2,000.00	0.00
First Niagara Bank, N.A.	Uns	0.00	12,305.83	10,305.83	90.94	0.00
AMERICAN INFOSOURCE	Uns	0.00	88.16	88.16	0.78	0.00
TAX CLAIM BUREAU OF	Sec	4,000.00	4,455.04	5,549.00	5,549.00	0.00
TAX CLAIM BUREAU OF	Sec	4,000.00	5,098.66	3,299.00	3,299.00	0.00
WELLS FARGO BANK	Uns	0.00	191.52	191.52	1.69	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	6,994.38	6,994.38	61.71	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITADEL FEDERAL CREDIT UNION	Uns	4,624.00	5,955.52	5,955.52	52.55	0.00
CITY OF PHILA	Pri	0.00	18,057.24	4,190.21	4,190.21	0.00
CITY OF PHILA	Sec	0.00	3,108.00	16,709.00	16,709.00	0.00
CITY OF PHILA	Sec	0.00	1,810.42	2,100.00	2,100.00	0.00
Equitable Trust	Sec	0.00	5,000.00	5,000.00	5,000.00	0.00
CITY OF PHILA (TAXES)	Sec	1,500.00	NA	NA	0.00	0.00
CITY OF PHILA (REAL ESTATE	Sec	3,856.36	NA	NA	0.00	0.00
CITY OF PHILA WATER SEWER)	Uns	1,245.23	NA	NA	0.00	0.00
EQUITABLE TRUST (1ST	Sec	2,500.00	NA	NA	0.00	0.00
EQUITABLE TRUST (2ND	Sec	6,500.00	NA	NA	0.00	0.00
EQUITABLE TRUST 1ST MORTGAGE)	Sec	25,000.00	NA	NA	0.00	0.00
EQUITABLE TRUST	Sec	6,000.00	NA	NA	0.00	0.00
GLENN BROWN HOWARD	Sec	75,000.00	NA	NA	0.00	0.00
AMERICAN EXRESS	Uns	6,839.00	NA	NA	0.00	0.00
BANK OF AMERICA BUSINESS	Uns	7,702.43	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	3,583.00	NA	NA	0.00	0.00
CHESTER TOWNSHIP	Uns	441.00	NA	NA	0.00	0.00
CITIBANK	Uns	6,994.00	NA	NA	0.00	0.00
CITICARDS CBNA	Uns	3,945.00	NA	NA	0.00	0.00
DEPT OF ED/NELNET	Uns	8,783.00	NA	NA	0.00	0.00
THD/CBNA	Uns	6,100.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Uns	11,782.00	NA	NA	0.00	0.00
VERIZON	Uns	91.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 5,000.00	\$ 5,000.00	\$ 0.00
Mortgage Arrearage	\$ 2,612.42	\$ 2,612.42	\$ 0.00
Debt Secured by Vehicle	\$ 2.38	\$ 2.38	\$ 0.00
All Other Secured	\$ 29,657.00	\$ 29,657.00	\$ 0.00
TOTAL SECURED:	\$ 37,271.80	\$ 37,271.80	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,190.21	\$ 4,190.21	\$ 0.00
TOTAL PRIORITY:	\$ 4,190.21	\$ 4,190.21	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 176,194.71	\$ 1,554.72	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,491.27	
Disbursements to Creditors	\$ 43,016.73	
TOTAL DISBURSEMENTS:		\$ 48,508.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/23/2020

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.